User Guide

Set Up: Your system administrator must activate Radian as an **MI Provider** and select the allowable request types in order to obtain MI rate quotes and submit Orders.

This will allow the users to submit various request types including the non-delegated to Radian.

1

Ordering Delegated Mortgage Insurance

Notify Radian of delegated underwriting and obtain a commitment by selecting the **Services** tab, then **Order MI**.

Credit Score and AUS data will prepopulate if these services have been generated.

2

Provide Order Information

a Indicate who will pay the MI in the **Premium Paid By** field.

b Select **Radian** as the MI Company.

c Indicate a request type of **Delegated**.

d Identify if the premium should include a refund option in the **Refundability** field.

e Enter the **Percentage of Coverage**.

f Select the **Renewal Calculation** option.

g Identify if there is an **Upfront Premium** associated with Radian's SplitEdge option.

h Select **First Month Premium Collection**.

i Click the **Submit** button.

TIP: Click on the ℹ to view the GSE standard coverage options.

customercare@radian.com
877.723.4261

radian
mortgage insurance

RAC712 8/19c

3

Access Submission Result

Radian will perform an eligibility check and return a commitment for successful submission.

A message will indicate if data issues need to be resolved.

Select the **Order MI** menu option to see the pricing results of your delegated submission.

Order MI

Type to filter...	
Forms & Docs	
Services	
Order MI	
Status & Tracking	
Actions	

A delegated order response was received from Radian Guaranty, Inc at 1:35 PM EST on 08/03/2017.

Result	Approved	Credit Score	800	Plan Type	Monthly/Nonrefundable
Cert #	71269494	Relocation	No	Paid By	Borrower
Exp. Date	12/01/2017	U/W Rec.	N/A	1st Premium	With First Payment
LTV Range	90.01% to 95.00%	Product	Conforming 30 Fixed GMAC	Renewal	Constant

Comments:
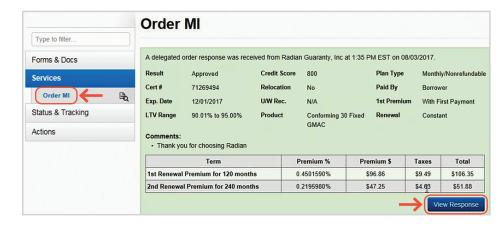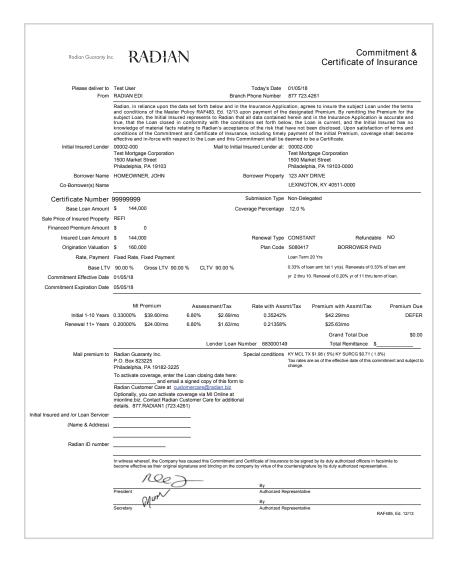- Thank you for choosing Radian

Term	Premium %	Premium $	Taxes	Total
1st Renewal Premium for 120 months	0.4501590%	$96.86	$9.49	$106.35
2nd Renewal Premium for 240 months	0.2195980%	$47.25	$4.63	$51.88

View Response

4

View Commitment & Certificate of Insurance

Select the **View Response** button to view your commitment document.

Radian Guaranty Inc. **RADIAN**

Commitment & Certificate of Insurance

Please deliver to	Test User	Today's Date	01/05/18
From	RADIAN EDI	Branch Phone Number	877 723.4261

Radian, in reliance upon the data set forth below and in the Insurance Application, agrees to insure the subject Loan under the terms and conditions of the Master Policy RAF483, Ed. 12/13 upon payment of the designated Premium. By remitting the Premium for the subject Loan, the Initial Insured represents to Radian that all data contained herein and in the Insurance Application is accurate and true, that the Loan closed in conformity with the conditions set forth below, the Loan is current, and the Initial Insured has no knowledge of material facts relating to Radian's acceptance of the risk that have not been disclosed. Upon satisfaction of terms and conditions of the Commitment and Certificate of Insurance, including timely payment of the initial Premium, coverage shall become effective and in-force with respect to the Loan and this Commitment shall be deemed to be a Certificate.

Initial Insured Lender	00002-000 Test Mortgage Corporation 1500 Market Street Philadelphia, PA 19103	Mail to Initial Insured Lender at:	00002-000 Test Mortgage Corporation 1500 Market Street Philadelphia, PA 19103-0000
Borrower Name	HOMEOWNER, JOHN	Borrower Property	123 ANY DRIVE
Co-Borrower(s) Name			LEXINGTON, KY 40511-0000

Certificate Number	99999999	Submission Type	Non-Delegated
Base Loan Amount	$ 144,000	Coverage Percentage	12.0 %
Sale Price of Insured Property	REFI		
Financed Premium Amount	$ 0		
Insured Loan Amount	$ 144,000	Renewal Type	CONSTANT Refundable NO
Origination Valuation	$ 160,000	Plan Code	S080417 BORROWER PAID
Rate, Payment	Fixed Rate, Fixed Payment		Loan Term 20 Yrs
Base LTV	90.00 % Gross LTV 90.00 % CLTV 90.00 %		0.33% of loan amt 1st 1 yr(s). Renewals of 0.33% of loan amt yr 2 thru 10. Renewal of 0.20% yr of 11 thru term of loan.
Commitment Effective Date	01/05/18		
Commitment Expiration Date	05/05/18		

	MI Premium	Assessment/Tax	Rate with Assmt/Tax	Premium with Assmt/Tax	Premium Due
Initial 1-10 Years	0.33000% $39.60/mo	6.80% $2.69/mo	0.35242%	$42.29/mo	DEFER
Renewal 11+ Years	0.20000% $24.00/mo	6.80% $1.63/mo	0.21358%	$25.63/mo	
				Grand Total Due	$0.00
		Lender Loan Number 683000149		Total Remittance $_____	

Mail premium to	Radian Guaranty Inc. P.O. Box 823225 Philadelphia, PA 19182-3225

Special conditions KY MCL TX $1.98 (5%) KY SURCG $0.71 (1.8%)
Tax rates are as of the effective date of this commitment and subject to change.

To activate coverage, enter the Loan closing date here: _____ and email a signed copy of this form to Radian Customer Care at customercare@radian.biz
Optionally, you can activate coverage via MI Online at mionline.biz. Contact Radian Customer Care for additional details. 877.RADIAN1 (723.4261)

Initial Insured and /or Loan Servicer	_____
(Name & Address)	_____
Radian ID number	_____

In witness whereof, the Company has caused this Commitment and Certificate of Insurance to be signed by its duly authorized officers in facsimile to become effective as their original signatures and binding on the company by virtue of the countersignature by its duly authorized representative.

President   By Authorized Representative
Secretary   By Authorized Representative

RAF485, Ed. 12/13

Support:

Contact Radian at ClientConnectivitySupportInbox@radian.com for assistance with requesting a Rate Quote or placing a MI Order.

customercare@radian.com
877.723.4261

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